

**What is claimed is:**

1. A method for distributing bank cards, comprising:  
identifying a pool of potential new bank account holders for a bank;  
determining if a person from the pool is an existing bank account holder;  
5 determining whether the person is eligible for opening a new bank account if the  
person is not an existing bank account holder;  
creating a bank card including embossed information and magnetic stripe  
information, wherein the card is a dead bank card; and  
distributing the dead bank card to the person.
- 10 2. The method of claim 1, wherein the pool is identified based on the region or regions  
served by the bank issuing the new bank accounts.
- 3 The method of claim 1, wherein the pool is identified based on individuals applying  
for new credit account.
4. The method of claim 1, wherein the pool is identified based on a life event  
15 comprising a move to a new residence.
5. The method of claim 1, wherein the pool is identified based on a life event  
comprising a marriage or divorce.
6. The method of claim 1, wherein the pool is identified based on a life event  
comprising a death of a partner or spouse.
- 20 7. The method of claim 1, wherein the pool is identified based on a life event  
comprising a birth.

8. The method of claim 1, wherein the pool is identified based on a life event comprising a new phone account.
9. The method of claim 1, further including determining whether the person was a previous bank account holder.
- 5 10. The method of claim 9, further including determining why the person closed the previous bank account in the event the person was a previous bank account holder.
11. The method of claim 1, wherein the step of determining whether the person is eligible comprises evaluating credit score information supplied by a credit bureau.
12. The method of claim 1, wherein the step of determining whether the person is  
10 eligible comprises determining whether the person is an existing or past credit card account holder with the bank and evaluating the payment history if the person is an existing or past credit account holder.
13. The method of claim 1, wherein the step of determining whether the person is eligible comprises evaluating the age of the person.
- 15 14. The method of claim 1, further comprising the step of prebuilding an account if the person is determined to be eligible, thereby permitting the bank to implement the new bank account quickly upon acceptance of the offer by the person.
15. The method of claim 1, wherein the bank card is a debit card or check card.
16. The method of claim 1, wherein the bank card is an ATM card.
- 20 17. A method of distributing bank cards, comprising:  
receiving a customer application for a credit card to be issued by a bank;  
processing the application to determine a decision on the credit card;

determining whether the customer is an existing bank account holder of the bank;

distributing a live credit card to the customer if the application is approved and the customer is an existing bank account holder; and

distributing a live credit card and a dead bank card to the customer if the application  
5 is approved and the customer is not an existing bank account holder.

18. The method of claim 17, further comprising the step of determining if the customer is eligible to be a bank account holder of the bank.

19. The method of claim 18, wherein the step of determining if the customer is eligible comprises determining whether the customer resides within the bank account service  
10 footprint of the bank.

20. The method of claim 18, wherein the step of determining if the customer is eligible comprises performing a credit check or risk analysis supplemental to that performed for the credit card application.

21. The method of claim 17, further comprising the step of determining whether the  
15 customer is a past bank account holder of the bank.

22. The method of claim 21, further comprising determining the reason the past bank account was closed and evaluating the reason prior to the decision to distribute a dead bank card to the customer.

23. The method of claim 21, further comprising the step of providing an incentive to a  
20 customer who is not an existing bank account holder, a first incentive being provided to a customer who is not an existing bank account holder and who is not a past bank account holder, and a second incentive being provided to a customer who is not an existing bank

account holder and who is a past bank account holder, thereby providing different incentives to new bank account customers and past bank account customers.

24. The method of claim 17, wherein the live credit card and dead bank card are communicated to the customer in a single mailing.

5 25. The method of claim 17, wherein the live credit card and dead bank card are communicated to the customer in different mailings.

26. The method of claim 17, further comprising prebuilding a new bank account for the customer prior to distributing the dead bank card.

27. A method of distributing solicited credit cards and unsolicited bank cards,  
10 comprising:

receiving from a customer an application for a credit card to be issued by a bank;

processing the application;

determining if the customer is an existing bank account holder with the bank;

distributing a live credit card to the customer if the application is approved and the  
15 customer is already an existing bank account holder;

distributing a live credit card and a dead bank card to the customer if the application is approved and the customer is not an existing bank account holder; and

processing a customer response to the dead bank card.

28. The method of claim 27, wherein the customer response accepts the new bank  
20 account associated with the dead bank card, and wherein the processing comprises funding the new bank account.

29. The method of claim 28, wherein the funding is from a customer-supplied source of funds.

30. The method of claim 28, wherein the funding is from the credit account associated with the live credit card distributed with the dead bank card.

5 31. The method of claim 28, wherein the funding is an incentive deposit provided by the bank to incentivize the customer to accept the new bank account.

32. The method of claim 27, wherein the credit card and the bank card are linked through a reward or rebate program.

33. The method of claim 32, wherein the credit card is a cobranded credit card offering  
10 first rewards or rebates based on credit card usage, and the customer also receives second rewards or rebates based on bank card usage.

34. The method of claim 33, wherein the first rewards or rebates and second rewards or rebates are the same.

35. The method of claim 33, wherein the first rewards or rebates and the second rewards  
15 or rebates are different, thereby offering different levels of incentive to the customer to use the credit card and the bank card.

36. The method of claim 27, wherein the credit card is a cobranded credit card offering first rewards or rebates based on credit card usage, and the bank provides the customer an incentive deposit of rewards or rebates to accept the new bank account associated with the  
20 dead bank card.

37. A method of distributing bank cards by a sponsoring bank, comprising:  
identifying a pool of potential universal bank account card holders;

identifying a person from said pool for distributing an unsolicited offer for a universal bank account card;

creating a universal bank card including embossed information and magnetic stripe information, the universal bank card including a universal bank account number to be  
5 associated by the person with an existing bank account held by a bank other than the sponsoring bank; and

distributing the universal bank card to the person.

38. The method of claim 37, further comprising activating the universal bank card upon receipt of a communication from the person including the designation of the existing bank  
10 account number.

39. The method of claim 37, further comprising providing reward or rebate value based on usage of the universal bank card.

40. The method of claim 37, wherein the universal bank card is distributed in conjunction with live credit cards, and wherein the pool of potential universal account  
15 holders is identified from a pool of applicants for the credit cards.